

**United States Bankruptcy Court
Northern District of California**

In re **Refugio Guizar Rios
Elena Layug Rios**

Debtor(s)

Case No. **09-48725**
Chapter **13**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:
**Schedule A - To provide for Rental Properties to be surrendered and
Amended Schedule C**

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given this date to any and all entities affected by the amendment as follows:

Date: January 11, 2010

/s/ Steven Jacobs

Steven Jacobs 76871

Attorney for Debtor(s)

Law Offices of Steven Jacobs, Inc.

14895 East 14th Street, Suite 390

San Leandro, CA 94578

(510) 357-1499 Fax: (510) 357-5838

In re **Refugio Guizar Rios,
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Debtors

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
4260 Lancelot Dr., Concord, CA (To be surrendered)		C	306,030.00	473,722.00
Secured Creditor: Countrywide Home Lending/Bank of America (1st and 2nd Deed of Trust) Claim Amount: \$473,722.00				
Commercial Property 3715 International Blvd., Oakland, CA 94601		C	120,000.00	248,000.00
Secured Creditor: M & T Bank Claim Amount: \$248,000.00				
Rental Property (To be surrendered) 15884 Connolly Ave., San Lorenzo, CA 94580		C	280,500.00	415,460.00
Secured Creditors: World Savings & Loan (1st & 2nd Deed of Trust)				
Rental Property (To be surrendered) 7630 Ney Ave., Oakland, CA		C	211,500.00	440,914.00
Secured Creditors: Bank of America and World Savings & Loan				

Sub-Total > **918,030.00** (Total of this page)Total > **918,030.00**0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re **Refugio Guizar Rios,
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Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDEDDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Commercial Property			
3715 International Blvd., Oakland, CA 94601	C.C.P. § 703.140(b)(5)	1,000.00	120,000.00
Secured Creditor: M & T Bank			
Claim Amount: \$248,000.00			
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Chase, San Leandro, CA	C.C.P. § 703.140(b)(5)	100.00	100.00
Checking Acct.# ending: 4607			
Chase, Oakland, CA	C.C.P. § 703.140(b)(5)	700.00	700.00
Business Checking Acct.# ending: 8471			
Household Goods and Furnishings			
General Furnishings	C.C.P. § 703.140(b)(3)	1,850.00	1,850.00
Wearing Apparel			
Personal Possessions	C.C.P. § 703.140(b)(3)	740.00	740.00
Furs and Jewelry			
Jewelry	C.C.P. § 703.140(b)(4)	100.00	100.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2002 Toyota Tundra (10k miles)	C.C.P. § 703.140(b)(2)	3,300.00	5,475.00
	C.C.P. § 703.140(b)(5)	2,175.00	
Inventory			
Business Value	C.C.P. § 703.140(b)(5)	17,850.00	20,000.00

Total: **27,815.00** **148,965.00**0 continuation sheets attached to Schedule of Property Claimed as Exempt

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PROOF OF SERVICE BY MAIL

I, Linda Reichhoff, declare that I am a resident of or employed in the County of Alameda, State of California. My address is Law Offices of Steven Jacobs, Inc., 14895 E. 14th St. #390, San Leandro, CA 94578. I am over the age of eighteen years of age and am not a party to this case.

On January 11, 2010, I served the AMENDED SCHEDULES A and C on the parties listed below, by placing true and correct copies thereof enclosed in a sealed envelope with postage thereon fully prepaid, in the United States Mail at San Leandro, CA addressed as follows:

Martha G. Bronitsky
Chapter 13 Trustee
P.O. Box 5004
Hayward, CA 94545
Office of the US Trustee
1301 Clay Street, Suite 690N
Oakland, CA 94612

I declare under penalty of perjury that the foregoing is true and correct, and that this declaration was executed on January 11, 2010.

Linda Reichhoff
Linda Reichhoff
Signature